

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kathleen D. Emmons
 Debtor

Case No. 17-14602-jkf
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 22

Date Rcvd: May 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2018.

db +Kathleen D. Emmons, 1 Settlers Drive, Doylestown, PA 18901-2461
 aty +GREG B. EMMONS, 1 Settlers Drive, Doylestown, Pa 18901-2461
 14014887 Bayview Loan Servicing, LLC, Bankruptcy Department, P.O. Box 840, Buffalo, NY 14240-0840
 13947889 +Citibank, NA, 4600 Houston Road, Florence, KY 41042-4820
 13947890 +Hayt, Hayt & Landau, LLC, Two Industrial Way West, Eatontown, NJ 07724-2279
 14019142 +LSF9 Master Participation Trust, Caliber Home Loans, Inc., P.O. Box 24330,
 Oklahoma City, OK 73124-0330
 14037420 +M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
 14030594 +PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-4982
 13947895 PNC Bank, PO Box 747032, Pittsburgh, PA 15274-7032
 13947894 +Phelan Hallinan Diamond & Jones, LLP, 1617 JFK Blvd., Suite 1400, One Penn Center Plaza,
 ATTN: Christina M. Zern, Esq., Philadelphia, PA 19103-1823

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QRHHOLBER.COM May 19 2018 05:53:00 ROBERT H. HOLBER, Robert H. Holber PC,
 41 East Front Street, Media, PA 19063-2911

smg E-mail/Text: bankruptcy@phila.gov May 19 2018 01:59:00 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 19 2018 01:58:50 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13947885 +E-mail/Text: bkmailbayview@bayviewloanservicing.com May 19 2018 01:58:51

Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd., 5th Floor, Miami, FL 33146-1837

13947886 +E-mail/Text: notices@burt-law.com May 19 2018 01:59:20 Burton Neil & Associates,
 Trenton A. Farmer, Esq., 1060 Andrew Drive, Suite 170, West Chester, PA 19380-5601
 13947887 EDI: CAPITALONE.COM May 19 2018 05:53:00 Capital One Bank (USA), NA, PO Box 71083,
 Charlotte, NC 28272-1083

14013306 EDI: BL-BECKET.COM May 19 2018 05:53:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701

13947888 +EDI: CHASE.COM May 19 2018 05:53:00 Chase Bank USA, NA, PO Box 15123,
 Wilmington, DE 19850-5123

13947891 +EDI: IRS.COM May 19 2018 05:53:00 IRS, PO Box 7346, Philadelphia, PA 19101-7346

13947892 EDI: CBSKOHL.COM May 19 2018 05:53:00 Kohls, PO Box 2983, Milwaukee, WI 53201-2983

13947893 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:25 PA Dept of Revenue,
 ATTN: Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946

13972170 +E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 19 2018 01:58:25
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,
 Harrisburg, PA 17128-0946

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2018 at the address(es) listed below:

JOSEPH JASPER SWARTZ on behalf of Creditor PA Dept of Revenue RA-occbankruptcy2@state.pa.us,
 RA-occbankruptcy6@state.pa.us
 KEVIN G. MCDONALD on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com
 KEVIN M. BUTTERY on behalf of Creditor U.S. Bank Trust, N.A. bkyefile@rasflaw.com
 MARIO J. HANYON on behalf of Creditor LSF9 Master Participation Trust paeb@fedphe.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

NATHALIE PAUL on behalf of Creditor LSF9 Master Participation Trust npaul@weltman.com,
PitEcf@weltman.com

POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com

REBECCA ANN SOLARZ on behalf of Creditor BAYVIEW LOAN SERVICING, LLC bkgroup@kmlawgroup.com

ROBERT H. HOLBER trustee@holber.com, rholber@ecf.epiqsystems.com

United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1	Kathleen D. Emmons	Social Security number or ITIN	xxx-xx-6470
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-14602-jkf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kathleen D. Emmons

5/17/18

By the court: Jean K. FitzSimon
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.